

**APPLICANT:** James F. Allsup  
**SERIAL NO.:**  
**FILED:**  
**EXAMINER:** Alexander Kalinowski  
**DOCKET NO.:** 7554  
**GROUP ART UNIT:** 3626  
**FOR:** Long Term Disability Overpayment Recovery Service With Post Award Service And Savings Program and Financial Assistance

**Declaration of Jay Barriss**

I, Jay Barriss, do hereby declare as follows:

1. My name is Jay Barriss, and I reside at 87 Pheasant Crossing, Glastonbury CT 06033.
2. I am making this declaration on behalf of James F. Allsup, the named inventor on the above-referenced patent application.
3. I am familiar with the long-term disability insurance industry and have worked in this industry for over 11 years.
4. From approximately Dec 1998 to June 2003, I was employed by Aetna Life insurance company
5. My duties at Aetna included financial statement preparation, product pricing and reserve valuation
6. During my career at Aetna I was made aware of the necessity of recovering overpaid disability benefits from our insured.
7. It has been my experience that once our insured receives the SSDI payment, it is difficult to recover the overpaid amount.

8. There was a long felt need in the long term disability insurance industry for a process of quickly recovering the overpaid amounts after the insured receives the retroactive SSDI benefit.


9. I have been familiar with Mr. Allsup's electronic overpayment recovery process since December 1999 ,when Aetna retained Allsup, Inc. to recover overpaid benefits. Prior to that time, I knew of no other such service available to the long-term disability insurance industry.

10. Once Aetna retained Allsup, Inc. to employ its automated overpayment recovery service, it soon realized an increase in dollar amounts recovered and a decrease in time from the award of the SSDI benefit to the recovery of the overpaid amount.

11. It is my opinion that Mr. Allsup's automated overpayment recovery system helped improve Aetna's ability to recover overpaid monies owed to them because it provides for pre-approved electronic recovery of the overpaid amount from a deposit account after the SSA deposits a benefit .

12. It is my opinion that Mr. Allsup's automated overpayment recovery system met a long felt need in the industry for increasing the amount of money recovered and decreasing the time of recovery.

I further declare under penalty of perjury pursuant to the laws of the United States of America that the foregoing is true and correct, and that this declaration was executed by me on January 13, 2004 at Hartford, CT.

  
Jay Barriss